

CLAIMS:

1. A method of communicating, comprising the steps of:

storing a customer's financial information based on an off-line transaction;

beginning an on-line purchase by the customer and communicating to a server computer

5 by the customer;

determining that the customer is an acceptable credit risk for the on-line purchase using the customer's financial information which is based on the off-line transaction.

communicating to the customer that the on-line purchase has been approved, after said determining step determines that the customer is an acceptable credit risk.

10 2. A method according to claim 1, wherein said step of storing comprises:

storing the customer's financial information based on a lease.

15 3. A method according to claim 2, wherein said step of storing comprises:

storing the customer's financial information based on a lease of an image forming device.

20 4. A method according to claim 1, wherein said step of storing comprises:

storing the customer's financial information based on a purchase of an image forming device.

5. A method according to claim 4, wherein said step of storing comprises:

storing the customer's financial information based on a purchase of at least one of a copier and a facsimile machine.

25 6. A method according to claim 1, wherein said determining step comprises:

determining that the customer is an acceptable credit risk based the existence of a lease of a machine by the customer.

7. A method according to claim 6, wherein said determining step comprises:

20 determining that the customer is an acceptable credit risk based the existence of a lease of a machine by the customer and up-to-date payments on the lease.

8. A method according claim 1, wherein said step of communicating to the customer comprises:

30 communicating that the on-line purchase which is a purchase of supplies for an image forming device which has been obtained through the off-line transaction has been approved.

9. A method according to claim 1, further comprising the step of:

issuing a bill for the on-line purchase.

10. A method according to claim 9, wherein said step of issuing a bill comprises: issuing an electronic bill for the on-line purchase.

5 11. A method according to claim 10, wherein said step of issuing a bill comprises: transmitting the electronic bill for the on-line purchase by email.

12. A method according to claim 10, wherein step of issuing a bill comprises: notifying said customer that said electronic bill is stored at an Internet site.

13. A method according to claim 12, wherein said notifying step comprises:

notifying said customer by an electronic mail message that said electronic bill is stored at the Internet site.

10 14. A method according to claim 10, wherein said step of issuing a bill comprises: issuing a single electronic bill for both the on-line purchase and a lease corresponding to the off-line transaction.

15 15. A method according to claim 9, further comprising the step of: printing a paper bill for the on-line purchase, and sending the paper bill to the customer.

16. A method according to claim 9, further comprising the step of: debiting a pre-registered bank account by an amount corresponding to the on-line transaction.

20 17. A method according to claim 16, wherein said debiting step comprises: debiting a pre-registered bank account by an amount corresponding to the on-line transaction and a payment for the off-line transaction.

18. A method according to claim 1, further comprising the step of: charging a third party credit card of the customer for the on-line transaction.

25 19. A method according to claim 1, further comprising the step of: issuing a paper bill for said transaction if said financial information is not valid.

20. A method according to claim 9, wherein said step of issuing comprises: issuing the bill for the on-line purchase according to a predetermined billing cycle which is greater than one day.

30 21. A method according to claim 9, wherein said step of issuing comprises: issuing a single bill for plural transactions occurring over a time period.

22. A method according to claim 1, further comprising the step of:

10 purchasing a product through the on-line purchase, the product being different from a product obtained through the off-line transaction.

15 23. A method according to claim 22, wherein said step of purchasing comprises:

5 purchasing the product through the on-line purchase which is for use with the product obtained through the off-line transaction.

10 24. A system for communicating, comprising:

15 means for storing a customer's financial information based on an off-line transaction;

20 means for beginning an on-line purchase by the customer and communicating to a server computer by the customer;

25 means for determining that the customer is an acceptable credit risk for the on-line purchase using the customer's financial information which is based on the off-line transaction; and

30 means for communicating to the customer that the on-line purchase has been approved, after means for determining determines that the customer is an acceptable credit risk.

35 25. A system according to claim 24, wherein said means for storing comprises:

40 means for storing the customer's financial information based on a lease.

45 26. A system according to claim 25, wherein said means for storing comprises:

50 means for storing the customer's financial information based on a lease of an image forming device.

55 27. A system according to claim 24, wherein said means for storing comprises:

60 means for storing the customer's financial information based on a purchase of an image forming device.

65 28. A system according to claim 27, wherein said means for storing comprises:

70 means for storing the customer's financial information based on a purchase of at least one of a copier and a facsimile machine.

75 29. A system according to claim 24, wherein said means for determining comprises:

80 means for determining that the customer is an acceptable credit risk based the existence of a lease of a machine by the customer.

85 30. A system according to claim 29, wherein said means for determining comprises:

90 means for determining that the customer is an acceptable credit risk based the existence of a lease of a machine by the customer and up-to-date payments on the lease.

95 31. A system according claim 24, wherein said means for communicating to the

customer comprises:

means for communicating that the on-line purchase which is a purchase of supplies for an image forming device which has been obtained through the off-line transaction has been approved.

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32. A system according to claim 24, further comprising:

means for issuing a bill for the on-line purchase.

33. A system according to claim 32, wherein said means for issuing a bill comprises:

means for issuing an electronic bill for the on-line purchase.

34. A system according to claim 33, wherein said means for issuing a bill comprises:

means for transmitting the electronic bill for the on-line purchase by email.

35. A system according to claim 33, wherein means for issuing a bill comprises:

means for notifying said customer that said electronic bill is stored at an Internet site.

36. A system according to claim 35, wherein said means for notifying comprises:

means for notifying said customer by an electronic mail message that said electronic bill is stored at the Internet site.

10 37. A system according to claim 33, wherein said means for issuing a bill comprises:

means for issuing a single electronic bill for both the on-line purchase and a lease corresponding to the off-line transaction.

15 38. A system according to claim 32, further comprising:

means for printing a paper bill for the on-line purchase.

20 39. A system according to claim 32, further comprising:

means for debiting a pre-registered bank account by an amount corresponding to the on-line transaction.

25 40. A system according to claim 39, wherein said means for debiting comprises:

means for debiting a pre-registered bank account by an amount corresponding to the on-line transaction and a payment for the off-line transaction.

30 41. A system according to claim 24, further comprising:

means for charging a third party credit card of the customer for the on-line transaction.

42. A system according to claim 24, further comprising:

means for issuing a paper bill for said transaction if said financial information is not valid.

43. A system according to claim 32, wherein said means for issuing comprises:

means for issuing the bill for the on-line purchase according to a predetermined billing cycle which is greater than one day.

44. A system according to claim 32, wherein said means for issuing comprises:

means for issuing a single bill for plural transactions occurring over a time period.

5 45. A system according to claim 24, further comprising:

means for purchasing a product through the on-line purchase, the product being different from a product obtained through the off-line transaction.

46. A system according to claim 45, wherein said means for purchasing comprises:

means for purchasing the product through the on-line purchase which is for use with the product obtained through the off-line transaction.

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